

In Re:
Chad Michael Johnson

CHAPTER 13 PLAN

Dated: April 20, 2017

Debtor(s):

Case No.: _____

1. PAYMENTS BY DEBTOR -

- As of the date of this plan, the debtor has paid the trustee \$ 0
- After the date of this plan, the debtor will pay the trustee \$200.00 per month for 18 months, followed \$415.00 per month for 18 months, beginning within 30 days after the order for relief for a total of \$11,070.00. The minimum plan length is 36 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time. (The plan payment will step-up when child support arrears payments are due to end.)
- The debtor will also pay the trustee - N/A
- The debtor will pay the trustee a total of \$11,070.00 [line 1(a) + line 1(b) + line 1(c)].

2. **PAYMENTS BY TRUSTEE**- The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$1,107.00, [line 1(a) + line 1(b) + line 1(c)].

3. **ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)]** – The trustee will promptly pay from available funds adequate protection payments to creditors hold allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

Creditor	Monthly Payment	Number Of Payments	TOTAL PAYMENTS
a. _____	\$ _____	_____	\$ _____
b. _____	\$ _____	_____	\$ _____

4. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365]** – The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth paragraph 7. Creditors may continue to send statements to the debtor(s).

Creditor	Description of Claim
a. <u>Carleen Pracher</u>	<u>residential lease</u>
b. _____	_____

5. **CLAIMS NOT IN DEFAULT** – Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. Creditors may continue to send statements to the debtor(s).

Creditor	Description of Claim
a. <u>First Premier</u>	<u>2006 Layton Skyline camper trailer (my father & mother will make the payments)</u>
b. _____	_____

6. **HOME MORTGAGES IN DEFAULT (§1322(b)(5) and §1322(e))** - The trustee will cure defaults on claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. ***All following entries are estimates.*** The trustee will pay the actual amounts of default. Creditors may continue to send statements to the debtor(s).

Creditor	Amount Of Default	Monthly Payment	Beginning In Month #	Number Of Payments	TOTAL PAYMENTS
a. _____	\$ _____	_____	_____	_____	\$ _____
b. _____	\$ _____	_____	_____	_____	\$ _____
c. _____	\$ _____	_____	_____	_____	\$ _____
d. TOTAL					\$ _____

7. **CLAIMS IN DEFAULT [§ 1322(b)(3) and (5) and § 1322(e)]** - The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. ***All following entries are estimates, except for interest rate.*** Creditors may continue to send statements to the debtor(s).

Creditor	Amount Of Default	Int. rate (if applicable)	Monthly Payment	Beginning In Month #	Number Of Payments	TOTAL PAYMENTS
a. _____	\$ _____	_____	_____	_____	_____	\$ _____
b. _____	\$ _____	_____	_____	_____	_____	\$ _____
c. _____	\$ _____	_____	_____	_____	_____	\$ _____

8. **OTHER SECURED CLAIMS: SECURED CLAIM AMOUNT IN PLAN CONTROLS [§1325(a)(5)]** – The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law, or the date of the debtor's discharge.

NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. §1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE VALUE THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int Rate	Beginning In Month #	Monthly Payment X	Number of Payments	Payments = on Account of Claim	Adequate Protection Payments	TOTAL PAYMENTS
a. _____	\$ _____	\$ _____	% _____	_____	_____	_____	\$ _____	\$ _____	\$ _____
b. _____	\$ _____	\$ _____	_____	_____	_____	_____	\$ _____	\$ _____	\$ _____
c. _____	\$ _____	\$ _____	_____	_____	_____	_____	\$ _____	\$ _____	\$ _____
d. TOTAL									\$ _____

9. **PRIORITY CLAIMS** – The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates.
The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning In Month #	Number Of Payments	TOTAL PAYMENTS
a. Attorney Fees	\$4,000.00	\$180/374	1/2	20	\$4,000.00
b. Domestic Support	\$4,350.66	\$374.00	17	13	\$4,350.66
c. Internal Revenue Serv.	\$ _____	\$ _____	_____	_____	\$ _____
d. Minn. Dept. of Revenue	\$ _____	\$ _____	_____	_____	\$ _____
e. _____	\$ _____	\$ _____	_____	_____	\$ _____
f. TOTAL					\$8,350.66

10. **SEPARATE CLASS OF UNSECURED CREDITORS** - In addition to the class of unsecured creditors specified in paragraph 11, there shall be a separate class of nonpriority unsecured creditors described as follows: _____

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
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11. **TIMELY FILED UNSECURED CREDITORS** - The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under paragraphs 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$ 1,612.34 [line 1(d) minus lines 2, 6(d), 7(d) 8(d), 9(f), and 10(c)].

- a. The debtor estimates that the total unsecured claims held by creditors listed in paragraph 8 are \$ _____.
- b. The debtor estimates that the debtor's total unsecured claims (excluding those in paragraph 8 and paragraph 10) are \$ 94,181.60.
- c. Total estimated unsecured claims are \$ 94,181.60 [line 11(a) + line 11(b)].

12. **TARDILY-FILED UNSECURED CREDITORS** - All money paid by the debtor to the trustee under paragraph 1, but not distributed by the trustee under paragraphs 2, 3, 6, 7, 8, 9, 10, or 11 shall be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. **OTHER PROVISIONS** - The Trustee may distribute funds not allocated above at his or her discretion.

Debtor rejects the following executory contracts:

AT&T – wireless cellphone service contract

Direct TV – Satellite television service contract

Exede Internet – Internet service contract

14. SUMMARY OF PAYMENTS -

Trustee's Fee [Line 2]	\$ 1,107.00
Home Mortgage Defaults [Line 6(d)]	\$ _____
Claims in Default [Line 7(d)]	\$ _____
Other Secured Claims [Line 8(d)]	\$ _____
Priority Claims [Line 9(f)]	\$ 8,350.66
Separate Classes [Line 10(c)]	\$ _____
Unsecured Creditors [Line 11]	\$ 1,612.34
TOTAL [must equal Line 1(d)]	\$ 11,070.00

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Signed /s/ Chad Michael Johnson

DEBTOR

Signed _____

DEBTOR (if joint case)